

STONEBRIDGE FINANCIAL CORP.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2754334	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$301	\$230	-23.5%		
Loans	\$220	\$153	-30.8%		
Construction & development	\$25	\$12	-51.8%		
Closed-end 1-4 family residential	\$74	\$59	-20.8%		
Home equity	\$6	\$4	-23.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$21	\$18	-17.1%		
Commercial real estate	\$80	\$52	-35.0%		
Unused commitments	\$26	\$10	-60.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$23	\$12	-46.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$27	36.5%		
Cash & balances due	\$17	\$19	9.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$286	\$217	-24.0%		
Deposits	\$255	\$206	-18.9%		
Total other borrowings	\$30	\$10	-66.5%		
FHLB advances	\$20	\$10	-50.0%		
Equity					
Equity capital at quarter end	\$15	\$13	-14.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.5%	5.2%	--		
Tier 1 risk based capital ratio	6.4%	7.9%	--		
Total risk based capital ratio	7.6%	9.1%	--		
Return on equity ¹	-119.0%	-5.5%	--		
Return on assets ¹	-6.6%	-0.3%	--		
Net interest margin ¹	3.2%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.3%	29.4%	--		
Loss provision to net charge-offs (qtr)	73.3%	6.6%	--		
Net charge-offs to average loans and leases ¹	2.9%	3.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	30.6%	14.0%	3.6%	7.9%	--
Closed-end 1-4 family residential	4.0%	6.5%	0.5%	0.6%	--
Home equity	62.3%	50.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	1.5%	--
Commercial & Industrial	3.8%	0.0%	0.7%	0.0%	--
Commercial real estate	3.1%	2.4%	0.8%	0.2%	--
Total loans	9.7%	7.4%	0.9%	1.0%	--